

The following Conventional Product [Income Limits](#) (shown below) should be used to determine:

- Minnesota Housing [Interest Rate](#)
  - **Rates will vary based on borrower income.** Check the [Loan Pricing](#) page on the Minnesota Housing website.
- Mortgage Insurance coverage requirements
  - **Mortgage Insurance will vary based on borrower income** (see product descriptions for more information).
  - Upfront Paid Mortgage Insurance option
    - Requires borrower qualifying income to be ≤ 80% AMI

Instructions:

- To determine if the borrower is above or below 80% AMI, **use the first mortgage loan qualifying income.**
  - Area median income (AMI) limits (below) are based on the county in which the property is located.
- When you go to lock the loan in the Minnesota Housing commitment system, the qualifying income will determine the rate and product options. Follow guidelines in the applicable conventional product description
  - [Fannie Mae Product Description](#)
  - [Freddie Mac Product Description](#)

### COUNTY 80% AREA MEDIAN INCOME LIMITS

COUNTY	80% AMI	COUNTY	80% AMI	COUNTY	80% AMI	COUNTY	80% AMI	COUNTY	80% AMI
Aitkin	\$57,920	Dakota	\$79,440	Lac Qui Parle	\$57,920	Norman	\$57,920	Sibley	\$79,440
Anoka	\$79,440	Dodge	\$72,400	Lake	\$55,840	Olmsted	\$72,400	St. Louis	\$57,520
Becker	\$57,920	Douglas	\$61,040	Lake Of The Woods	\$57,920	Otter Tail	\$57,920	Stearns	\$61,040
Beltrami	\$57,920	Faribault	\$57,920	Le Sueur	\$79,440	Pennington	\$57,920	Steele	\$62,800
Benton	\$61,040	Fillmore	\$72,400	Lincoln	\$57,920	Pine	\$57,920	Stevens	\$62,000
Big Stone	\$57,920	Freeborn	\$57,920	Lyon	\$60,560	Pipestone	\$57,920	Swift	\$57,920
Blue Earth	\$62,800	Goodhue	\$65,680	Mahnomen	\$57,920	Polk	\$62,800	Todd	\$57,920
Brown	\$59,840	Grant	\$57,920	Marshall	\$58,320	Pope	\$59,040	Traverse	\$57,920
Carlton	\$57,520	Hennepin	\$79,440	Martin	\$57,920	Ramsey	\$79,440	Wabasha	\$72,400
Carver	\$79,440	Houston	\$62,880	McLeod	\$59,360	Red Lake	\$59,120	Wadena	\$57,920
Cass	\$57,920	Hubbard	\$57,920	Meeker	\$59,280	Redwood	\$57,920	Waseca	\$59,920
Chippewa	\$58,800	Isanti	\$79,440	Mille Lacs	\$79,440	Renville	\$57,920	Washington	\$79,440
Chisago	\$79,440	Itasca	\$57,920	Morrison	\$57,920	Rice	\$70,400	Watsonwan	\$57,920
Clay	\$67,280	Jackson	\$59,200	Mower	\$57,920	Rock	\$57,920	Wilkin	\$57,920
Clearwater	\$57,920	Kanabec	\$57,920	Murray	\$58,240	Roseau	\$57,920	Winona	\$60,480
Cook	\$57,920	Kandiyohi	\$57,920	Nicollet	\$62,800	Scott	\$79,440	Wright	\$79,440
Cottonwood	\$57,920	Kittson	\$57,920	Nobles	\$57,920	Sherburne	\$79,440	Yellow Medicine	\$57,920
Crow Wing	\$57,920	Koochiching	\$57,920						

*This document is a summary of program requirements and does not contain all information needed to originate loans for sale under Minnesota Housing programs. See the applicable Minnesota Housing Procedural Manual at [www.mnhousing.gov](http://www.mnhousing.gov) for complete information.*